

### **Remarks**

Claims 1 – 30 are pending in this application. No claims have been amended.  
Reconsideration of the application is requested.

### **Priority**

Applicant hereby disclaims the previously claimed continuation priority under 35 U.S.C. § 120 to U.S. Patent Application Serial No. 09/250,711, entitled “System and Method for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans”, filed February 16, 1999, which is a continuation of U.S. Patent Application Serial No. 08/372,620, entitled “System and Methods for Electronically Providing Customer Services Including Payment of Bills, Financial Analysis and Loans”, filed January 13, 1995 (now U.S. Patent No. 5,873,072), which is in turn a continuation of U.S. Patent Application Serial No. 07/736,071, entitled “Electronic Bill Payment”, filed July 25, 1991 (now U.S. Patent No. 5,383,113). The specification, and in particular, the recitation of “Related Applications” on Page 1 of the specification, has been amended herein to reflect the disclaimer of the originally claimed priority to U.S. Patent Application Serial No. 09/250,711. Although that priority is disclaimed, the present application retains the incorporation by reference of the entire disclosure of U.S. Patent Application Serial No. 09/250,711, as reflected in the amendment to paragraph [0002] of the specification as provided herein.

Applicant also hereby requests that the previously claimed continuation priority under 35 U.S.C. § 120 to U.S. Patent Application Serial No. 09/795,314, entitled “Electronic Bill Processing with Enhanced Bill Availability Notification and/or Enhanced Bill Presentation”, filed March 1, 2001, be changed to a continuation-in-part priority under 35 U.S.C. § 120 and 37 CFR 1.53(b). This change is made because the specification of the present application incorporated and claims additional disclosure not present in U.S. Patent Application Serial No. 09/795,314. to effect his change, the specification, and in particular, the recitation of “Related Applications” on Page 1 of the specification, has been amended to recite that the application is a continuation-in-part of U.S. Patent Application Serial No. 09/795,314.

Applicant respectfully asserts that the disclaimer and change of priority described above are proper. A supplemental declaration and power of attorney and a supplemental application

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data sheet reciting that the present application is a continuation-in-part of U.S. Patent Application Serial No. 09/795,314 is filed herewith.

### Conclusion

The Examiner is encouraged to call the undersigned attorney if doing so will facilitate prosecution of the application. It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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